

Fill in this information to identify the case:

Debtor 1 Martia Yvonne Davis

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 1:17-bk-13085

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as  
Name of creditor: Trustee of the Cabana Series IV Trust

Court claim no. (if known): 4-1

Last 4 digits of any number you use to  
identify the debtor's account:

7 1 6 8**Date of payment change:**Must be at least 21 days after date  
of this notice12/01/2021**New total payment:**\$ 485.88

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 361.64New escrow payment: \$ 348.66**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1	Martia Yvonne Davis		
	First Name	Middle Name	Last Name

Case number (if known) 1:17-bk-13085

## Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X /s/ Molly Slutsky Simons**

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Signature

Date 11/09/2021

Print: Molly Slutsky Simons

First Name	Middle Name	Last Name
Molly	Slutsky	Simons

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address	394 Wards Corner Road, Suite 180		
	Number	Street	
	Loveland	OH	45140
	City	State	ZIP Code

Contact phone 513-444-4100

Email [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)

**S&S SERVICING CORPORATION**  
323 FIFTH STREET  
EUREKA CA 95501

(800) 603-0836  
Para Español, Ext. 2660, 2643 o 2772  
8:00 a.m. - 5:00 p.m. Pacific Time  
Main Office NMLS #5985  
Branch Office NMLS #9785

MARTIA Y DAVIS  
4884 WINTON RIDGE LN  
CINCINNATI OH 45232

Analysis Date: October 27, 2021

Final

Property Address: 4884 WINTON RIDGE LANE CINCINNATI, OH 45232

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from June 2020 to Nov 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Dec 01, 2021:</b>
Principal & Interest Pmt:	137.22	137.22
Escrow Payment:	361.64	348.66
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$498.86	\$485.88

<b>Escrow Balance Calculation</b>	
Due Date:	Jun 01, 2021
Escrow Balance:	(1,313.48)
Anticipated Pmts to Escrow:	2,169.84
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$856.36

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,168.25	(4,343.15)
Jun 2020	287.97	478.07	880.29	862.99	* County Tax	575.93	(4,728.07)
Jul 2020	287.97	282.07			*	863.90	(4,446.00)
Jul 2020		218.85			* Escrow Only Payment	863.90	(4,227.15)
Aug 2020	287.97	282.07			*	1,151.87	(3,945.08)
Sep 2020	287.97	564.14			*	1,439.84	(3,380.94)
Oct 2020	287.97	282.07			*	1,727.81	(3,098.87)
Nov 2020	287.97	282.07			*	2,015.78	(2,816.80)
Dec 2020	287.97	282.07			*	2,303.75	(2,534.73)
Dec 2020		117.20			* Escrow Only Payment	2,303.75	(2,417.53)
Jan 2021	287.97	643.71	880.29	894.82	* County Tax	1,711.43	(2,668.64)
Feb 2021	287.97	361.64			*	1,999.40	(2,307.00)
Mar 2021	287.97	723.28			*	2,287.37	(1,583.72)
Apr 2021	287.97	361.64			*	2,575.34	(1,222.08)
Apr 2021		52.98			* Escrow Only Payment	2,575.34	(1,169.10)
Apr 2021				1,801.00	* Homeowners Policy	2,575.34	(2,970.10)
May 2021	287.97	361.64	1,695.00		* Homeowners Policy	1,168.31	(2,608.46)
Jun 2021		361.64			*	1,168.31	(2,246.82)
Jun 2021				874.86	* County Tax	1,168.31	(3,121.68)
Jul 2021		361.64			*	1,168.31	(2,760.04)
Aug 2021		361.64			*	1,168.31	(2,398.40)
Sep 2021		361.64			*	1,168.31	(2,036.76)

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Sep 2021	361.64	1,168.31	(1,675.12)
Oct 2021	361.64	1,168.31	(1,313.48)
		Anticipated Transactions	(1,313.48)
Oct 2021	1,808.20		494.72
Nov 2021	361.64		856.36
	<u>\$3,455.64</u>	<u>\$9,633.18</u>	<u>\$3,455.58</u> <u>\$4,433.67</u>

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 3,455.58. Under Federal law, your lowest monthly balance should not have exceeded 575.93 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	856.36	2,082.87
Dec 2021	297.56			1,153.92	2,380.43
Jan 2022	297.56	894.82	County Tax	556.66	1,783.17
Feb 2022	297.56			854.22	2,080.73
Mar 2022	297.56			1,151.78	2,378.29
Apr 2022	297.56			1,449.34	2,675.85
May 2022	297.56	1,801.00	Homeowners Policy	(54.10)	1,172.41
Jun 2022	297.56	874.86	County Tax	(631.40)	595.11
Jul 2022	297.56			(333.84)	892.67
Aug 2022	297.56			(36.28)	1,190.23
Sep 2022	297.56			261.28	1,487.79
Oct 2022	297.56			558.84	1,785.35
Nov 2022	297.56			856.40	2,082.91
	<u>\$3,570.72</u>	<u>\$3,570.68</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 595.11. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 595.11 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 856.36. Your starting balance (escrow balance required) according to this analysis should be \$2,082.87. This means you have a shortage of 1,226.51. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 3,570.68. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	297.56
Surplus Amount:	0.00
Shortage Amount:	51.10
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$348.66</u>

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$434.78 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
CINCINNATI DIVISION**

In Re:	Case No. 1:17-bk-13085
Martia Yvonne Davis	Chapter 13
Debtor.	Judge Jeffery P. Hopkins

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**CERTIFICATE OF SERVICE**

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I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on November 9, 2021 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **first class mail** on November 9, 2021 addressed to:

Martia Yvonne Davis, Debtor  
4884 Winston Ridge Lane #2  
Cincinnati, OH 45232

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)  
Sottile & Barile, Attorneys at Law  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)  
Attorney for Creditor